

<b>Notice of References Cited</b>	Application/Control No. 10/808,611		Applicant(s)/Patent Under Reexamination DICKERSON, WENDELL	
	Examiner ELIZABETH ROSEN		Art Unit 3692	Page 1 of 2

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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*	B	US-2004/0254879 A1	12-2004	Dickerson, Wendell	705/038
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	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

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*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
*	U	Cohn, Richard A. & Lessard, Donald R. "Recent Research on Indexation and the Housing Market," The Journal of Finance, Vol. 31, No. 2 (May 1976), pp. 403-413.
*	V	Lovell, Michael C. "Unraveling the Real-Payment Twist," Brookings Papers on Economic Activity, Vol. 1981, No. 1 (1981) p. 283-298.
*	W	Snowden, Kenneth A. "Mortgage Rates and American Capital Market Development in the Late Nineteenth Century," The Journal of Economic History, Vol. 78, No. 5 (May 1978), p. 904.
*	X	Sloane, Leonard "Mortgages," American Journal of Nursing, Vol. 78, No. 5 (May 1978), p. 904.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

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	U	Kistner, William G. "Hybrid Mortgages: A Solution to Rising Mortgage Interest Rates," Healthcare Financial Management (May 2000), pp. 96-98.
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